

**Remarks/Arguments:**

Responsive to the Restriction Requirement dated **June 2, 2006**, Applicant elects for further prosecution Group I, claims 1-11.

This election is made with traverse.

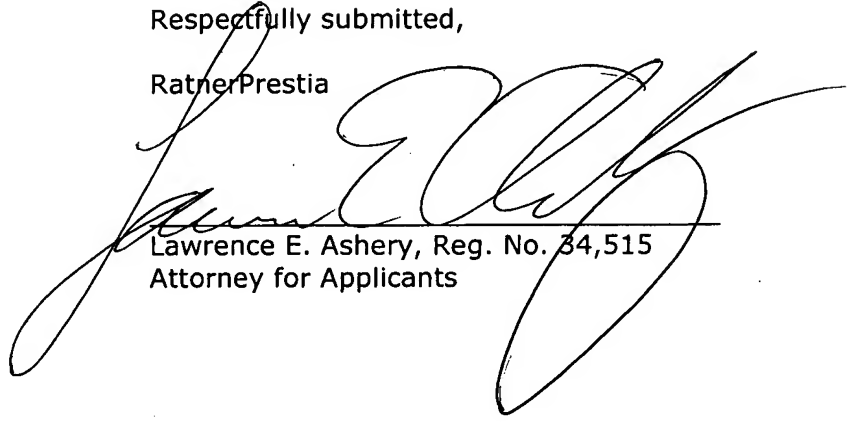
The Restriction Requirement argues that the two alleged inventions are distinct because the first invention is based upon factors determined by a method and the second alleged invention is based on factors provided as an input to the system. Applicant has amended claim 1 so that claim 1 and claim 12 have the common feature of "factors which are input." As both claims include a "factor input" feature, the basis set forth in the Restriction Requirement for stating that there are two distinct inventions no longer stands.

In addition, the Restriction Requirement includes a significant error regarding field of search. The Restriction Requirement argues that claims 1-11 relate to class 705, subclass 1, while claim 12 relates to class 708, subclass 130. Class 705, according to the classification manual, is "data processing: financial, business practice, management, or cost/price determination." On the other hand, class 708 is "electrical computers: arithmetic processing and calculating." It is respectfully submitted that it is impossible to perform a proper search on claim 12 by searching class 708 without also searching class 705. Class 708 has no components related to "financial ... cost/price determination ..." Thus, in examining claim 12, class 705 must also be searched.

In view of the amendments and arguments set forth above, examination of claims 1-12 is respectfully requested.

Respectfully submitted,

Ratner Prestia

  
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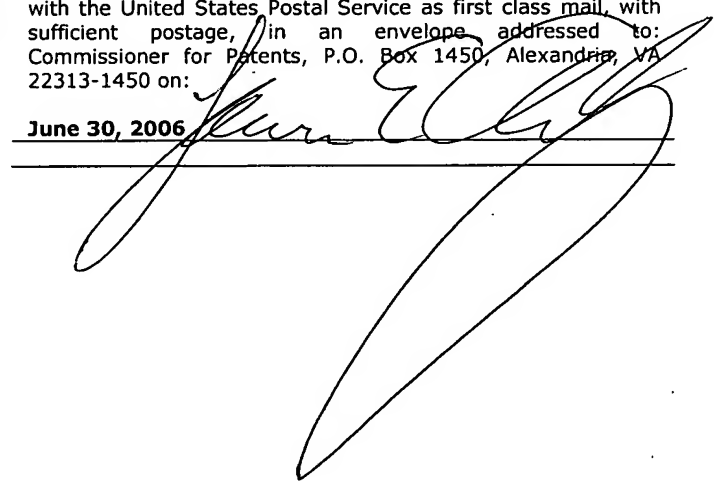
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Dated: June 30, 2006

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The Commissioner for Patents is hereby authorized to charge payment to Deposit Account No. **18-0350** of any fees associated with this communication.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, with sufficient postage, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on:

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